

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
UNION COUNTY SAVINGS BANK



Order Filed on March 15, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Charise Breeden-Balaam,  
  
Debtor.

Case No.: 18-27662 VFP

Adv. No.:

Hearing Date: 01/06/2022 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER GRANTING STAY RELIEF & RESOLVING OBJECTION TO  
CONFIRMATION OF PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 15, 2022**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

(Page 2)

Debtor: Charise Breeden-Balaam

Case No: 18-27662 VFP

Caption of Order: ORDER GRANTING STAY RELIEF & RESOLVING OBJECTION TO  
CONFIRMATION

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, UNION COUNTY SAVINGS BANK, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 33-35 Harding Terrace, Newark, NJ, 07112, and it appearing that notice of said objection was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Douglas G. Mitchell, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 30, 2022, the automatic stay is vacated to permit Secured Creditor to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in the land and premises commonly known as 33-35 Harding Terrace, Newark, NJ, 07112-0000; and

It is further **ORDERED, ADJUDGED and DECREED** that the 14 stay of the order under F.R.B.P. 4001(a)(3) is waived and this order shall have immediate effect; and

It is further **ORDERED, ADJUDGED and DECREED** that after April 30, 2022, Secured Creditor, its successors or assigns, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including but not limited to a loan modification, short sale, or deed-in-lieu of foreclosure. Additionally any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Charise Breeden-Balaam  
Debtor

Case No. 18-27662-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 15, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db	+ Charise Breeden-Balaam, 33 Harding Terrace, Newark, NJ 07112-2005

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Union County Savings Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas G. Mitchell	on behalf of Debtor Charise Breeden-Balaam douglas@lawyermitchell.com g18162@notify.cincompass.com
Kevin Gordon McDonald	on behalf of Creditor Union County Savings Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Mar 15, 2022

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Philip A Kahn

on behalf of Creditor Metamorphosis Plastic Surgery pkahn@feinsuch.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8